

## **ABSTRACT**

*This study resulted from the research of BCA's Customer in their preference to use of Cash Deposit Machine (CDM). This research are triggered by the fact that the customer's queue in BCA' teller/counter have been increasing, while the Cash Deposit Machine available to serve this transaction until Rp. 5 million deposit.*

*Preference factors in this study are classified to 4 variable, they are : Function Benefit (utilitarian), Defensive Ego, Statement of Value and Knowledge. By considering these factors, marketing communications strategy and policy that conducted by Management of BCA in order to optimize the use of Cash Deposit Machine should be more effective and efficient.*

*Object in this study are BCA's Customer which's still queue in counter/teller and the customer utilizing Cash Deposit Machine. The study measure their preference using CDM. We use Accidental ( Convenience) Sampling Method to finalize this analysis.*

*Respondent of this study are 305 sampel, standard-error tolerance is less than 10% with the assumption that total saving customers of BCA (data population) more than 1 million accounts.*

*According to this study, simultaneously Benefit Factor (Utilitarian), Defence of Ego, and Statement of Value have influenced significantly to preference of BCA's Customer in using Cash Deposit Machine, while Knowledge factor doesn't influence significantly. In scheme of message to client of BCA, these factors should be considered seriously. In Jakarta area, Statement of Value that show the modern society whose using Cash Deposit Machine can be signalized in marketing promotion mix because this factor has more significant influence than the third other factor.*